



A Brush with Kindness

A Brush with Kindness (ABWK) program serves as companion program to Northern Fox Valley's home building and mortgage lending programs. The purpose of the program is to provide minor exterior repair services to:

- Prevent houses from deteriorating
- Protect affordable housing stock in our communities
- Ensure families live in a safe, healthy, and well-maintained home

Habitat for Humanity's A Brush with Kindness (ABWK) is an **exterior** home preservation service that offers painting, landscaping, and minor exterior repair services for low-income homeowners. Work is done by groups of 10-20 volunteers during summer months under the supervision of a Habitat for Humanity staff member.

- Cost recovery: As the scope of projects is limited (painting and landscaping), a flat \$100 is repaid by the homeowner upon completion of the work.

Eligibility Requirement for ABWK:

- Household income at or below 60% of HUD area median income (see chart)

| Household Size | 1 Person | 2 People | 3 People | 4 People | 5 People | 6 People | 7 People | 8 People |
|--------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Maximum Household Income | \$39,180 | \$44,760 | \$50,340 | \$55,920 | \$60,420 | \$64,920 | \$69,360 | \$73,860 |

- Own (name on title) and occupy the home as their primary residence
- Verification that property taxes are not delinquent
- Current on mortgage payment or does not have mortgage payments
- Fair Cash Value or Property Value less than \$240,000 (see tax bill)
- Verification of property insurance
- Certification from homeowners that they are not in danger of foreclosure and are not planning on selling their home in the next 24 months

Application Process

Applications are available on Habitat for Humanity of Northern Fox Valley's website, www.habitatnfv.org, or can be mailed to you by calling 847-836-1432.

If the application meets the eligibility requirements, an inspection of the repair work will be performed by Habitat for Humanity staff. The scope of work, budget and repayment will be agreed upon by the homeowner prior to work commencing. Bidding and scheduling subcontractors, ordering materials, scheduling and supervising volunteers, ensuring compliance with building codes and scheduling inspections will be the responsibility of Habitat for Humanity.